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How to land bigger clients with deliberate tech: Show Me Your Stack
By Rob Burgess
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Welcome to "Show Me Your Stack," a series from Financial Planning in which we interview those who deliver financial advice to learn what tools they rely on to make it happen. Rising client expectations are driving the need for more powerful tech tools, and we're digging deep to find out why advisors prefer certain solutions.

Grant Blindbury is a partner and key member of the management team at FMB Wealth Management in Thousand Oaks, California, where he leads strategic planning initiatives and serves on the executive and investment committees.

Over his more than 25 years with the firm, previously known as Fields Financial Associates, Blindbury has developed a strong sense of what kind of technology can give him and his firm an edge.

When he first joined — spending his first two years as an intern while earning his bachelor's in business and economics from UCLA — the firm was a "mom-and-pop shop" owned by a husband and wife team who were his parents' investment advisors. At that time, the firm mostly focused on asset allocations. But by 2007, he had become a partner, and the firm's focus shifted to wealth management and more comprehensive planning, rebranding as FMB Wealth Management.

Today, the firm has five advisors, 12 total employees and $643 million in assets under management (AUM).

While FMB Wealth Management may not be the largest firm out there, Blindbury said he uses its boutique nature as a differentiator and competitive advantage.

Having a distinct client-facing tech stack, including using Libretto for financial planning, has separated the firm "in a meaningful way from the pack," he said.

"We do not want to try to compete as a … one-location RIA with a common stack from a client-facing perspective," he said. "If we're out there trying to compete with eMoney Advisor or MoneyGuidePro in our stack against the thousands of other firms that are using that same tool, it's hard to differentiate yourself. So, on the client-facing tools that we use, we spend a lot of time trying to find out what is the best tool out there."

As the firm has been steadily moving up-market, Blindbury said he has been able to sit in front of higher and higher level prospects — and the tech choices are helping him land them.

"We can show them something and have them say, 'Wow, I've never seen this before. This is cool. This is what I've been looking for,'" he said. "Those are the things that we've been hearing consistently, and in the initial prospect meetings, we're pretty sure that that's been the major driving force in allowing us to get larger clients and larger numbers of larger clients."

Scroll down the slideshow to see what Blindbury feels are some of the most important pieces of FMB Wealth Management's tech stack and why — and which tools didn't work out.

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CRM: Salesforce Financial Services Cloud
"I'll be honest, I've never been overly impressed with any CRM. We were on Salesforce probably about 12 years ago. We were on it for a few years using the TD Ameritrade overlay and access. We then switched to Redtail and then switched back to Salesforce Financial Services Cloud for about four or five years.

"We just weren't getting what we needed out of Salesforce initially. Our firm — we're not big now. Going back in time, we were smaller. It was hard to customize Salesforce the way we needed it to. So, the appeal of a smaller CRM built for and focused specifically on the RIA financial planning space was appealing. Redtail caters well to the space we were in size-wise then. As we grew and started to expand what we were looking for out of the CRM, all of a sudden the Salesforce Financial Services Cloud started to look attractive. They gave us a good deal with some consulting credits to customize it as we moved over."

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Financial planning: Libretto
"Libretto is still relatively new, although we started using it in 2019. Libretto has been an absolute game changer for us.

"We came across Libretto through its founder, Jeff Coyle, who we knew through some other networks that we're in. He was bringing a liability-driven solution to the market, which is something we were trying to do kind of on our own anyway; this liability-driven approach alongside eMoney, which is what we were using for maybe the decade leading up to that. Once we saw his demo that he did, I was like, holy cow. … I came back and sat with the other partners at our firm here and said, 'Hey, you guys aren't going to like this, but I think we need to switch over to this new product that nobody's heard of yet.' And over the course of the five-plus years we've been using it, we have more than doubled, and we're coming close to tripling, the size of our average new client. Looking at actual metrics that are coming in, I think there are a number of factors, but the biggest contributor, in my mind, has unequivocally been Libretto."

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Reporting: Orion
"With Orion, we have the reports automatically flowing through into the client's portal, setting up the portal to allow for the account aggregation for the customized app so that they can get access to both their account aggregation and performance. But we turn off all the planning stuff on it, because it's just contrary to the planning methodology that we're using through Libretto. We find a lot of help on the back end, though, from Orion."

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Tax, insurance and estate planning: FP Alpha and Vanilla
"FP Alpha, I was initially drawn to them because they were the first one that was combining multiple disciplines into one platform. They've got a tax, estate planning and insurance portions. These are all three things that we focus a separate [client] meeting every year on. Having one interface that we can pull up for each of those that we can highlight, 'Hey, where are we at with this? Let's summarize stuff with some visualizations, as well as organize our insights.' We upload the client's estate plan, tax return and insurance policies into FP Alpha.

"On the larger estates, and certainly complicated, taxable estates, Vanilla is hard to beat. Their ability to demonstrate complex trusts in dynamic ways, summarizing those into good deliverables and client-facing presentations, is top of the heap. We don't need all those bells and whistles for the more simple estates, but when we have something complicated ... Vanilla demonstrates that better.

"There's some redundancy that we have there, and we understand and accept that, because we think for different tranches of our clients, there's different solutions that are best-in-class, and we're trying to bring that for clients across the spectrum."

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AI-powered note-taker: Jump
"Jump is the third version of a note-taker that we're on. We initially leveraged Zoom not just for video, but it's also our phone system, internal chat and how we text with clients. It's capable of doing all those things for us. When it came out with its meeting note-taking, we said, 'Oh, shoot, let's see if we can take advantage of this.' But we found out it's not going to be a great solution for in-person meetings. It doesn't recognize the different voices that might be in the room. We might have four or maybe even sometimes five people in an in-person meeting. It's not capturing that well.

"Then we looked around and started using FinMate AI. That was able to capture at least multiple voices well. But in October of last year, I co-presented with FP Alpha at the Advise AI conference in Las Vegas.... Jump happened to be there as well. Their capabilities, both then and the things they've rolled out since then, are really impressive. I feel confident that we've hitched our wagon to the right

note-taker."

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